

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X

Chapter 13

IN RE:

Case No.:

MICHAEL NOLL AND
YOLANDA NOLL

CHAPTER 13 PLAN

-----X

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) shall pay to the trustee for a total of 60 months, the sum of:

~~\$500.00~~ commencing April 2010 through and including March 2015 for a period of 60 months;

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES AND INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S).

CitiMortgage, PO Box 9438, Gaithersburg, MD 20898-9438, Account No. 07706962730, to be paid pre-petition arrears in the sum of \$19,409.35, including interest over the life of the plan on debtor's principal residence located at 169 Beatrice Avenue, Oceanside, New York 11572.

No mortgage arrears to GMAC Mortgage (first mortgage holder), 3451 Hammond Avenue, Waterloo, IA, 50702, Account No. 7437420334 on debtor's principal residence located at 169 Beatrice Avenue, Oceanside, New York 11572.

The Debtor does not intend to cure the arrears on any mortgages as against the premises located at 1175 Village Avenue, Baldwin, New York 11510, to wit, the Mortgage to Chase, PO Box 24714 Columbus, OH 43224 (loan # 00447022231842); and the Mortgage to ASC, PO Box 1820, Newark, NJ 07101-1820 (loan # 1205045665). This property will be surrendered to the lenders in full satisfaction.

The Debtor does not intend to cure the arrears on any mortgages as against the premises located at 401 Carolina Farms Boulevard, Myrtle Beach, South Carolina, 29579, to wit, the Mortgage to Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170 (loan # 117884561). This property will be surrendered to the lenders in full satisfaction.

(c) Subsequent and/or concurrently with distribution to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows: ~~3~~ % distribution to all timely filed proofs of claim of not less than pro rata (percent).

3. All lease agreements are hereby assumed, unless specifically rejected as follows: None.

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

Title to the debtor(s) property shall revert in the debtor(s) upon completion of the plan or dismissal of the case, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 trustee or the Court.

Michael P. Noll

Michael Noll, Debtor

Dated: 4/1/10

Yolanda Noll
Yolanda Noll, Joint Debtor

Hart
Attorney for Debtor